

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Robin R. Lutes

Case No. 23-20120-CMB

Chapter 13

Debtor(s).

Related to Doc. Nos. 30 & 33

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated November 12, 2024

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to \$ _____ per _____, effective _____; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of Rocket Mortgage (Claim #8) shall govern following all notice of mortgage payment changes of record. The claim of PA Rev. (Claim #1) shall govern, and Santander Consumer (Claim #2) shall govern with payments determined by Trustee to pay in full.

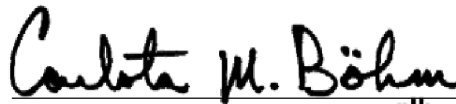
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 15th day of January, 2025

SIGNED
1/15/25 4:09 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm **glb**
United States Bankruptcy Judge

Stipulated by:

/s/ Lawrence W. Willis
Lawrence W. Willis (PA I.D. #85299)
Counsel to Debtor
Willis & Associates
201 Penn Center Blvd, Ste 310
Pittsburgh, PA 15235
412-235-1721
help@westernpabankruptcy.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Counsel to Chapter 13 Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
kdesimone@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Robin R. Lutes
Debtor

Case No. 23-20120-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 15, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	+ Robin R. Lutes, 519 Greensburg Pike, West Newton, PA 15089-2007
15572459	+ Jefferson Hospital, 565 Coal Valley Road, Clairton, PA 15025-3703
15572464	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
15572467	+ Penn Highlands, PO Box 477, Du Bois, PA 15801-0477
15572468	+ Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15564051	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15573038	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15572475	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2025 00:05:07	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15585518	Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2025 00:05:58	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15564041	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 16 2025 00:07:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15564042	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 00:21:11	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15572649	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 00:04:32	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15571570	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:07:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15564044	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:07:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15564045	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:07:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
15564046	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:07:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15564048	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:21:20	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15564047	Email/Text: BNSFN@capitalsvcs.com	Jan 16 2025 00:07:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15572457	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 16 2025 00:07:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

District/off: 0315-2

User: auto

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15564043	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 16 2025 00:22:30	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15572460	Email/Text: govtaudits@labcorp.com	Jan 16 2025 00:07:00	Labcorp, PO Box 2240, Burlington, NC 27216
15577993	Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2025 00:22:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15572461	+ Email/Text: Documentfiling@lciinc.com	Jan 16 2025 00:07:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15564049	Email/Text: EBN@Mohela.com	Jan 16 2025 00:07:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15573015	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 00:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15572465	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 00:08:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
15564607	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 00:08:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15585072	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2025 00:35:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15564050	Email/Text: bankruptcies@penncredit.com	Jan 16 2025 00:07:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15587912	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:07:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15587913	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:07:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15584294	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15587684	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:07:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15564052	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 16 2025 00:08:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15567694	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 16 2025 00:08:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15564166	^ MEBN	Jan 15 2025 23:56:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15564054	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:50:41	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15564055	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:05:50	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15572474	Email/Text: bknotice@upgrade.com	Jan 16 2025 00:07:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

District/off: 0315-2

User: auto

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15564053		Syncb/walmart
15572471		Syncb/walmart
15572449	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15572450	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15572452	*+	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15572453	*	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
15572454	*+	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15572462	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15572455	*P++	FIRST NATIONAL BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15572458	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15572456	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15572451	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15572463	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15572466	*	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15572469	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15572470	*+	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15572472	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15572473	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Debtor Robin R. Lutes ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5